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Preferences for smart shopping channels and their impact on perceived wellbeing and social inclusion.

Abstract

This study examines consumers' interactions with retailers via three different shopping channels. Two of the channels are "smart" (technological) channels, comprising (i) where consumers shop using a computer and (ii) where consumers shop using a mobile phone. These two channels are compared with (iii) the traditional store channel. The paper explores the effect that consumers' interactions with these channels has on their wellbeing, with a focus on individuals who perceive themselves as being socially excluded, for example, lacking access to goods, services and information. We make a connection between social exclusion and channel contribution to wellbeing for multiple channels, through the lens of the Theory of Planned Behaviour. The online survey findings (n=1368) indicate that for each channel, there is a higher contribution to wellbeing for that channel for people who are more socially excluded. Social exclusion can have many underlying causes, but channel contributions to wellbeing remain for consumers suffering from financial stress and also those with mobility disability. For the mobile phone channel, the positive channel contributions to wellbeing are greater for younger than for older people. The paper outlines the implications for scholars and practitioners.

Keywords: multi-channel shopping, smart shopping channels, online shopping, social commerce, social exclusion, wellbeing.

1. Introduction

Interactions between consumers and innovative technologies that aim to enhance shopping experiences are often referred to as smart retailing, which is changing the way consumers access products, services and information (Blázquez, 2014; Pantano and Priporas, 2016; Pantano and Timmermans, 2014). Such purchase experiences can have important social benefits, can help to build shoppers' wellbeing and they sometimes offset the negative effects of social exclusion (Dennis, Alamanos, Papagiannidis and Bourlakis, 2015). This study examines consumers' interactions with retailers via three different shopping channels. Two of the channels are "smart" (technological) channels, comprising (i) where consumers shop using a computer and (ii) where consumers shop using a mobile phone. These two channels are compared with (iii) the traditional store channel. The paper explores the effect that consumers' interactions with these channels has on their wellbeing, with a focus on individuals who perceive themselves as being socially excluded, for example, lacking access to goods, services and information. Historically, shopping has made it possible for consumers to interact with others socially, which helped achieve integration and bring about a sense of community (Hewer and Campbell, 1997). With the advent of electronic channels, consumers found themselves in relative isolation from each other while undertaking their shopping online. Given the central role of shopping in our daily activities, it follows that the choice of retail channel can have an effect on how individuals interact, participate and integrate with their local communities. Consequently, understanding these choices and their impact can have significant implications.

Much academic effort has been invested in studying retail facilities in so-called 'excluded' and marginal neighbourhoods (Williams and Hubbard, 2001), for instance related to the closure of retail facilities in poorer areas and their relocation to more affluent ones (Guy, 1998; Westlake, 1993). A similar trend can be observed when consumers are the focus of attention, with studies examining disadvantaged individuals in deprived areas (Piacentini et al., 2001) or specific consumer segments (Hill, 2008). Still, given that social exclusion is a multidimensional construct that goes far beyond one's income, its manifestations can be widespread and permeate all parts of our societies.

Consequently, there is a need to examine social exclusion using an ad hoc approach that does not embark from the assumption that living in a particular area or belonging to a certain group will result in a consumer being socially excluded. Instead, in this paper we recruited a consumer sample without imposing any restrictions such as the above, in order to examine the impact of social exclusion on the choices of retail channels consumers opt for. In turn, this current work studies the value they gain and how this contributes to their wellbeing. In doing so, this study aims to offer new, broader insights into social exclusion and the impact it can have on consumers, which could have significant practical implications for both retailers and policy makers.

The next section presents the conceptual model and associated hypotheses, before discussing the research design adopted. The results obtained from the structural equation modelling analysis are then presented and their implications discussed. The paper concludes by outlining the limitations of the paper and potential ways these limitations might be addressed in future projects.

2. Literature Review

Narrowly defined, social exclusion refers to income poverty either as a result of unemployment or low wages (Peace, 2001). Lack of financial resources can restrict access to goods, services and participation, which can have a negative effect on happiness and wellbeing (Taylor et al., 2011). Therefore, one could argue that people who are socially-included are more likely to be avid shoppers and have a positive attitude towards shopping. More broadly, though, social exclusion can refer to much more than poverty and income inequality. An individual who is geographically resident in a society is considered to be socially excluded if s/he cannot participate in the normal activities of citizens in that society, and s/he would like to participate, but is prevented from doing so by factors beyond their control (Burchardt et al., 1999). The factors that lead to social exclusion can vary from case to case depending on the individual circumstances that have a significant impact on someone‘s wellbeing. Peace (2001) directly links social exclusion to well-being when he defines the former to be "*the collective processes that work to deprive people of access to opportunities and means, material or otherwise, to achieve well-being and security in the terms that are important to them*." For instance, beyond income-related factors that can lead to exclusion (Burchardt et al., 1999; Prawitz et

al., 2006), this wider definition could potentially encompass a number of other dimensions that can also result in an individual being excluded, such as social area of residence, support networks, illness, age, family situation and mobility (Stanley et al., 2011; Wrigley et al., 2002; Piacentini et al., 2001).

This variability in factors might influence consumer preferences when it comes to selecting retail channels for their shopping needs. For instance, consumers who face mobility or disability challenges may experience difficulties when it comes to accessing stores and moving within them or when it comes to communicating with shop assistants (Swaine et al., 2014). Other individuals may be reluctant to visit stores due to psychological disorders such as agoraphobia (Belk, 2015). In such a case consumers may opt to use electronic channels, even though such a choice may result in their experience being less social. On the other hand, older consumers who tend to feel lonely and depressed when they have less social interaction (Kim et al., 2005) may do the opposite. Social exclusion may influence many factors related to retailing, but shopping can also potentially alleviate the consequences of social exclusion and not just help improve inclusion but also contribute to one's wellbeing and happiness. In order to study this process and the impact different channels have, we have adopted and adapted the Theory of Planned Behaviour (TPB). TPB suggests that attitudes, subjective norms and perceived behavioural control influence intentions and, in turn, behaviour. Personal attitudes towards a behaviour refer to the degree to which an individual has a favourable or unfavourable evaluation of that behaviour (Ajzen, 1991). Subjective norms describe the perceived social pressure to take a specific action. When consumers shop, they produce a self-image that others interpret (Sandikci and Holt, 1998) and hence they go through encounters that are constrained by the image they want others to have of them (Goffman, 1971 as cited by Baker, 2006). Perceived behavioural control is the perceived ease or difficulty of performing a given behaviour (Ajzen, 1991). The perceived ability of adopting a new behaviour can be influenced by both personality traits, such as innovativeness, and the level of involvement with a particular activity (Foxall, 1994). We have opted to use TPB for studying the psychological process related to selecting a channel as it has been found to explain a wide range of human behaviours related to similar contexts to the one of this study, including traditional out-of-home (Carrington et al., 2014) and online (Hsu et al., 2006) shopping, and

switching among offline and online channels (Pookulangara et al., 2011) as technology has infuenced consumption experiences (Zinkhan, 2005). Also, attitude, social norms and perceived behavioural control offer a parsimonious coverage of the effects that the underlying exclusion factors have. Based on the above we postulate that:

H1: Social exclusion negatively affects (a) the attitude, (b) the social norms and (c) the perceived behaviour control one has over a specific retail channel.

H2: (a) Attitude, (b) social norms and (c) perceived behaviour control positively affect the intentions to use a specific retail channel.

Shopping is not just about obtaining tangible products, but also enjoyment and socialising (Tauber, 1972). A rational selection would focus on maximising the value consumers get by shopping through a particular channel as well as the retailers' revenue, as satisfactory shopping experiences can lead to a long-lasting relationship between a business and the customers (Walsh et al., 2016). For those who are socially excluded such decision making may involve factors that are beyond their control and hence such an attempt is inherently restricted from the outset. Consequently, this decision making process is not only a processing of maximising perceived value, but also one that potentially minimises the adverse effects of exclusion. Shopping online may bring lower prices yet lack personal interaction (Monsuwe et al., 2004), while visiting a mall may not be as efficient or convenient, but can result in a more enjoyable experience (Kim et al., 2005). Given that shopping can provide both utilitarian and hedonic value to consumers (Babin et al., 1994; Bellenger et al., 1977), the decision-making process can be seen as a balancing act between the utilitarian and hedonic value a customer gets when shopping via a specific channel. Utilitarian value is associated with the accomplishment of a task whilst hedonic value derives from fun or playfulness (Babin et al., 1994). For retailers, meeting shoppers' utilitarian values evokes satisfaction, whereas meeting hedonic expectations can evoke responses such as word of mouth recommendations (Chitturi et al., 2008). The main outcome for shoppers who have made a purchase is the hedonic value of accomplishing a task, whereas the main outcome for those who did not make a purchase is utilitarian values such as knowledge acquisition

(Reynolds et al., 2012). Hedonic (Pookulangara et al., 2011) and utilitarian (Oppewal et al., 2013) beliefs influence channel-switching behaviour in traditional retailing and also in mobile retailing, where hedonic values may have the stronger effect (Gao, Waechter, & Bai, 2015; Kang, Mun, & Johnson, 2015). Similarly, utilitarian beliefs influence the attitude towards channel-switching in online (computer) retailing (Pookulangara et al., 2011). These arguments lead to:

H3: The intentions to use a retail channel positively affect the perceived (a) utilitarian and (b) hedonic value the consumer gets.

H4: The higher (a) the utilitarian and (b) the hedonic value a customer receives when shopping via a specific channel, the higher the contribution the channel makes to their wellbeing.

The above hypotheses 1-4 imply an indirect negative relationship between social exclusion and the channel contribution to wellbeing. Nevertheless, intuitively, a positive relationship is expected, due to the 'retail therapy' effect. Traditional mall shopping might help to alleviate the negative effects of social exclusion, increasing channel contribution to wellbeing (Dennis et al., 2007; Hedhli et al., 2013). Prior research similarly draws attention to the recreational and enjoyable aspects of online shopping (Field, 2005; Konus et al., 2008), which can also include peer-to-peer activities and transactions (Harris and Dumas, 2009). This can be of particular importance for socially-excluded consumers, for whom online shopping can be one of the main types of entertainment. Scholars argue that online shopping using a computer can help to alleviate the negative effects of social exclusion, increasing channel contribution to wellbeing (Dennis et al., 2007). In one empirical study, people who are lonely, socially isolated and living in poverty are given tablet computers, reporting, among many other benefits, a sense of connection with the outside world, keeping socially current, relaxing, improving their mood and lifting depression (Irvine, 2016).

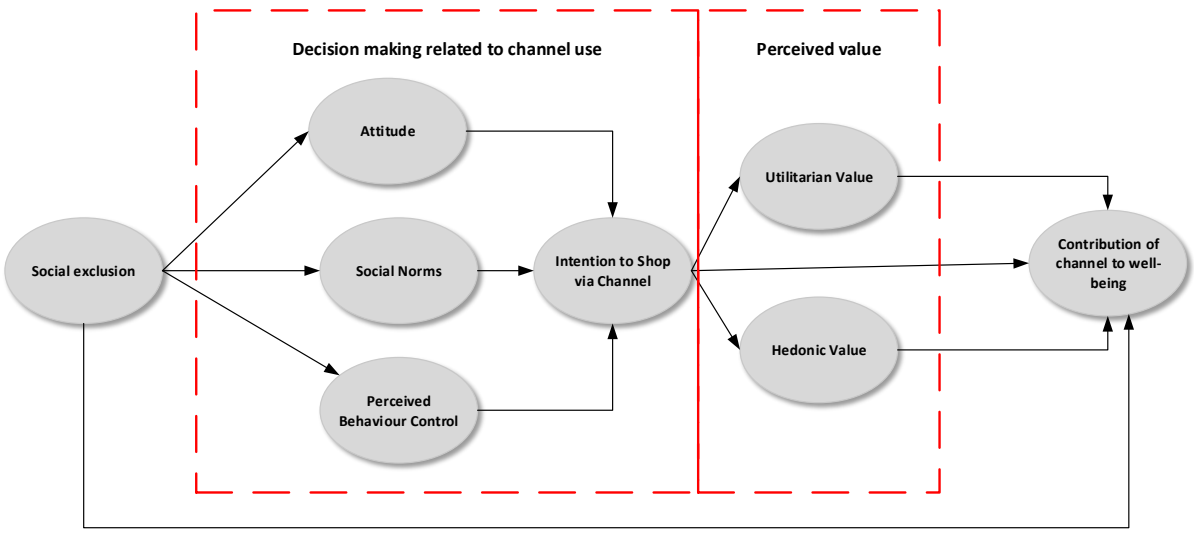
As the performance capabilities of mobile phones become more like those of computers (Calvo-Porral & Levy-Mangin, 2015), the benefits of e-shopping by computers should be available to and even enhanced by the experience of shopping by mobile phone (Pantano and Priporas, 2016). Mobile phone shopping should positively contribute to customers' channel contribution to wellbeing for two

reasons. First, as the mobile phone accompanies the user whilst on the move, it can become almost an extension of the self and an integral part of socializing, for example: "*iPhone is Facebook in my pocket…* " (Harris and Dennis, 2011, p.342). Forty percent of mobile phone users access social networking sites via this device (Pew Internet, 2012). Second, the shopping value of the touchscreen interface of a smartphone can rival that of real products (Basel and Gips, 2014). These arguments lead to:

H5: The total effects of social exclusion on channel contribution to wellbeing are positive for channels (a) Mall, (b) Computer and (c) Mobile.

The above hypotheses are operationalised in the model depicted in Figure 1. As the model suggests, social exclusion influences a number of factors that affect the intention to use a specific retail channel. In turn, the channel choice affects the perceived utilitarian and hedonic value one gets while shopping, which make a contribution to the overall well-being. In addition, there is a direct, positive, link between social exclusion and channel contribution to wellbeing. The model is tested using a quantitative research design, as discussed in the following section.

Figure 1: Conceptual model



Social exclusion can have many underlying causes, including, for example, financial difficulties, mobility disabilities, remote geographical location and old age. Accordingly, the research design

explores the extent to which the hypothesized relationships hold for shoppers: who are financially stressed compared with those who are not; those with mobility disabilities compared to those without disabilities; those with rural residence rather than those in urban areas and older as opposed to younger shoppers. In the interests of brevity, hypotheses are not developed for these but it may be that shopping, which demands financial resources, makes less contribution to wellbeing for people who are financially-stressed. Similarly, electronic channels may contribute less to wellbeing for older people, who may be less techno-literate.

3. Methodology

The data collection took place in the United States, the world‘s largest online market (Marketline, 2013). We recruited 1368 participants, aiming to balance the sample with regard to gender, age, and the participants‘ area of residence. Table 1 outlines our sample’s characteristics.

Table 1: Respondents' demographic and socioeconomic profile

Characteristic	Frequency	%	Characteristic	Frequency	%
Gender			**Financial Stress**		
Male	600	43.9%	Major Financial Stress	492	36.0%
Female	768	56.1%	No / Minor Financial Stress	876	64.0%
Total	1368	100.0%	Total	1368	100.0%
Age			**Area of residence**		
20-39	467	34.1%	Urbanised area	476	34.8%
40-59	464	33.9%	Urban cluster	451	33.0%
60 or over	437	31.9%	Rural	441	32.2%
Total	1368	100.0%	Total	1368	100.0%
Employment Status			**Educational attainment**		
Full-time employed	580	42.4%	Some high school or less	7	0.5%
Part-time employed	169	12.4%	High school graduate or equivalent	256	18.7%
Out of work (looking for work)	69	5.0%	Vocational / technical school (two year program)	123	9.0%
Out of work (not looking for work)	11	0.8%	Some college but no degree	331	24.2%
Homemaker	165	12.1%	College graduate (four year program)	334	24.4%
Student	29	2.1%	Some graduate school	69	5.0%
Retired	280	20.5%	Graduate degree	205	15.0%
Unable to work	65	4.8%	Professional degree	43	3.1%
Total	1368	100.0%	Total	1368	100.0%
Income			**Disability and Mobility**		
$0-$24,999	188	13.8%	No / Minor disability and mobility issues	878	64.2%
$25,000-$49,999	396	29.1%			
$50,000-$74,999	344	25.2%	Major disability and mobility issues	490	35.8%
$75,000-$99,9999	234	17.2%	Total	1368	100.0%
More than $100,000	201	14.7%			
Total	1363	100.0%			

In order to test our model's hypotheses for the chosen channels we adopted a number of previously validated scales to measure the variables in our models. We decided to study offline, out-of-home shopping, online via a personal computer and online shopping using mobile phones. Mobile phone shopping can be considered a distinct online channel offering features such as mobility and reachability (Wei et al., 2009). Consequently, as shopping online via a mobile phone can take place either in one's home or outside, it could be considered an intermediate point between out-of-home and online shopping using a computer. Respondents answered on seven-point scales for all constructs (Table 2). Data collection took place over the Internet using an online questionnaire. The questions were presented to participants three times, once for each of the three channels considered, except for the social inclusion construct.

Table 2: Measures

Construct	Source	Loading		
		Computer	Mobile Phone	Mall
Hedonic Value		C.R.=.947	C.R.=.984	C.R.=.966
Shopping truly feels like an escape.	(Babin et al., 1994)	.882	.951	.919
While shopping, I had a good time because I was able to act on the "spur-of-the-moment. ' '		.883	.965	.916
I enjoy shopping for its own sake, not just for the items I may purchase.		.873	.961	.923
During a given shopping session, I felt the excitement of the hunt.		.898	.964	.933
While shopping, I felt a sense of adventure.		.884	.962	.921
Utilitarian Value		C.R.=.840	C.R.=.956	C.R.=.900
On a given shopping session, I accomplished just what I wanted.	(Babin et al., 1994)	.868	.966	.933
On a given shopping session, I found just the item(s) I was looking for.		.834	.948	.875
Subjective Norms		C.R.=.922	C.R.=.967	C.R.=.952
People who are important to me think that I should shop.	(Yang, 2012)	.923	.950	.943
I would shop because of the proportion of my friends who shop online using a computer.		.906	.960	.921
People who influence my behaviour think that I should shop.		.848	.948	.933
Perceived Behavioural Control		C.R.=.854	C.R.=.862	C.R.=.843
I have access to shopping.	(Yang, 2012)	.797	.786	.776
Given the resources, opportunities and knowledge it takes to shop, it would be easy for me to shop.		.926	.949	.927
Attitude		C.R.=.918	C.R.=.953	C.R.=.924
I have a positive opinion about shopping.	(Hsu et al., 2006)	.912	.953	.922
Shopping is appropriate for me.		.918	.966	.928
Shopping is a good idea.	(Yang, 2012)	.831	.878	.834
Social Exclusion (asked once)		C.R.=.947	C.R.=.947	C.R.=.947
I do not have access to goods and services.	(Huxley et al., 2012)	.816	.816	.816
There is no one I can turn to if I need support.	(Liu and Forsythe, 2011)	.951	.951	.951
I feel left out.		.931	.931	.931
I lack companionship.		.913	.912	.913
Channel Contribution to Wellbeing		C.R.=.943	C.R.=.985	C.R.=.963
Shopping plays a very important role in my social well-being.	(Hedhli et al., 2013)	.932	.978	.966
Shopping plays a very important role in my leisure well-being.		.926	.980	.960
Shopping plays an important role in enhancing the quality of my life in my community.		.902	.975	.914
Intention		C.R.=.929	C.R.=.979	C.R.=.958
Given the chance, I intend to shop.	(Yang, 2012)	.846	.968	.915
I expect my shopping to continue in the future.		.939	.967	.956
I intend to purchase products or services.		.919	.973	.949

Notes: CR: Construct Reliability: is computed from the sum of factor loadings (λi), squared for each construct and the sum of the error variance terms for a construct (δi) using the formula below. A CR estimate ≥.7 suggests good reliability (Hair et al., 2010).

$$CR = \frac{(\sum_{i=1}^{n} \lambda_i)^2}{(\sum_{i=1}^{n} \lambda_i)^2 + (\sum_{i=1}^{n} \delta_i)}$$

4. Results

Structural equation modelling examined the relationships between the concepts that influence shopping intentions, either via traditional retailing (shopping at the mall, or online via computer or mobile phone), and the effect that this has on shoppers'wellbeing. We ran the analysis separately for the three channels. Discriminant and convergent validity were satisfactory (Table 3).

Table 3: Discriminant validity and average variance explained

Computer									
Construct	**AVE**	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**
1 Perceived Behaviour Control	0.746	0.864							
2 Hedonic Motivations	0.782	0.384	0.884						
3 Utilitarian Motivations	0.724	0.758	0.556	0.851					
4 Social Exclusion	0.818	-0.182	0.226	-0.036	0.904				
5 Attitude	0.788	0.829	0.498	0.802	-0.144	0.888			
6 Well-being	0.847	0.213	0.849	0.420	0.344	0.354	0.920		
7 Social Norms	0.797	0.198	0.696	0.345	0.357	0.294	0.762	0.893	
8 Intentions	0.814	0.824	0.456	0.832	-0.150	0.865	0.286	0.208	0.902
Mobile Phones									
Construct	**AVE**	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**
1 Perceived Behaviour Control	0.759	0.871							
2 Hedonic Motivations	0.923	0.777	0.961						
3 Utilitarian Motivations	0.916	0.827	0.945	0.957					
4 Social Exclusion	0.817	0.286	0.450	0.411	0.904				
5 Attitude	0.871	0.834	0.922	0.917	0.391	0.933			
6 Well-being	0.956	0.720	0.944	0.883	0.487	0.872	0.978		
7 Social Norms	0.908	0.741	0.922	0.868	0.483	0.890	0.924	0.953	
8 Intentions	0.940	0.798	0.936	0.938	0.414	0.932	0.910	0.878	0.969
Out-of Home									
Construct	**AVE**	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**
1 Perceived Behaviour Control	0.731	0.855							
2 Hedonic Motivations	0.851	0.586	0.922						
3 Utilitarian Motivations	0.818	0.735	0.715	0.904					
4 Social Exclusion	0.818	-0.053	0.187	0.064	0.904				
5 Attitude	0.802	0.781	0.800	0.787	0.049	0.896			
6 Well-being	0.897	0.472	0.858	0.619	0.258	0.684	0.947		
7 Social Norms	0.869	0.418	0.717	0.568	0.303	0.589	0.798	0.932	
8 Intentions	0.884	0.774	0.751	0.836	0.024	0.883	0.621	0.524	0.940

Notes:

[1]*AVE: Average Variance Explained. AVE should be ≥ .5 to suggest adequate Convergent Validity.*

[2]*The diagonal of the table presents the square root of AVE. Numbers below the diagonal represent the correlations between the factors. The square root of the AVE estimates should be greater than the correlations between that factor and other factors to provide evidence of Discriminant Validity (Hair et al., 2010).*

Results for the three models (Table 4) indicate a strong fit. All items load significantly under their respective factors, demonstrating a good reliability of the scales (Hair et al., 2010).

Table 4: Structural equation models

	Computer		Mobile Phone		Mall	
Path	**Standardised Coefficient**	**t-test**	**Standardised Coefficient**	**t-test**	**Standardised Coefficient**	**t-test**
Social Exclusion → Social Norms	.357	12.776***	.483	18.748***	.303	11.026***
Social Exclusion → PBC	-.289	-9.490***	-.094	-3.923***	-.197	-6.982***
Social Norms → PBC	.301	9.661***	.786	31.762***	.478	16.649***
Social Exclusion → Attitude	-.058	-2.733**	-.014	-.935ns	-.014	-.723ns
PBC → Attitude	.787	30.857***	.386	16.392***	.645	24.537***
Social Norms → Attitude	.159	7.276***	.610	25.044***	.323	13.936***
Social Exclusion → Intentions	.012	.648ns	.028	2.187*	-.005	-.343ns
PBC → Intentions	.338	8.967***	.072	3.073**	.217	7.303***
Social Norms → Intentions	-.039	-2.052*	.216	7.465***	.022	1.087ns
Attitude → Intentions	.598	15.431***	.668	18.603***	.701	20.814***
Social Exclusion → Utilit. Value	.051	2.358*	.019	1.530ns	.009	.514ns
PBC → Utilit. Value	.153	3.335***	.168	7.130***	.208	5.943***
Social Norms → Utilit. Value	.131	5.702***	.108	3.820***	.166	7.067***
Attitude → Utilit. Value	.199	3.772***	.151	3.504***	.031	.628ns
Intentions → Utilit. Value	.514	10.154***	.561	15.773***	.560	12.384***
Social Exclusion → Hed. Value	.057	2.579**	.012	1.205ns	.046	2.761**
PBC → Hedonic Value	-.115	-2.442*	-.076	-4.036***	-.123	-3.822***
Social Norms → Hed. Value	.549	20.445***	.326	14.634***	.332	14.762***
Attitude → Hed. Value	.137	2.526*	.111	3.341***	.456	10.014***
Intentions → Hed. Value	.127	2.209*	.186	5.503***	.183	4.023***
Utilit. Value → Hed. Value	.241	4.684***	.445	12.884***	.103	2.863**
Social Exclusion → Wellbeing	.078	4.485***	.042	3.949***	.032	2.131*
PBC→ Wellbeing	-.138	-3.676***	-.026	-1.248ns	-.047	-1.619ns
Social Norms → Wellbeing	.284	11.358***	.345	11.882***	.363	16.188***
Attitude → Wellbeing	.082	1.911#	-.167	-4.514***	.050	1.166ns
Intentions → Wellbeing	-.053	-1.186ns	.354	9.501***	-.030	-.747ns
Hed. Value → Wellbeing	.642	22.278***	.596	12.849***	.601	19.227***
Utilit. Value → Wellbeing	.051	1.256ns	-.154	-3.473***	.000	.013ns

Notes: Model Fit
Mall: Method: ML; Model fit: $\chi 2(247)= 1157.838$, CMIN/DF= 4.688, CFI= .979, RMSEA=.052
Computer: Method: ML; Model fit: $\chi 2(247)= 1066.785$, CMIN/DF= 4.319, CFI= .977, RMSEA=.049
Mobile Phone: Method: ML; Model fit: $\chi 2(247)= 1023.298$, CMIN/DF= 4.143, CFI=.987, RMSEA=.048
*Significant at p: ns ≥ .1; # ≤ .1; * ≤ .05; ** ≤ .01; ***≤ .001*

4.1 Shopping online using a computer

In the case of online shopping using a computer, social exclusion has a positive effect on the importance of social norms when considering shopping via this channel (H1b rejected). However, it has a negative effect on perceived behavioural control (H1c). These findings suggest possible social pressure and unfavourable views when using this channel. In contrast, social norms have a positive effect on perceived behavioural control. Perceived social exclusion also has a negative effect on

respondents‘ attitude towards shopping online using a computer (H1a), suggesting the negative sentiments created by social exclusion in connection with this channel. In contrast, perceived behavioural control and social norms have a positive effect on attitude towards shopping online using a computer. Perceived behavioural control (H2c) and attitude (H2a) towards online shopping using a computer also have a positive effect on intentions towards using this shopping channel; these findings show the clear contribution of both perceived behaviour control and attitude towards specific behavioural traits (intentions) when using the computer. In contrast, the effect of social norms on intentions is negative (H2b rejected) and there was no effect of social exclusion on shopping online using a computer. Social exclusion, attitude, social norms, and intentions to shop online using a computer have a positive effect on the perceived utilitarian and hedonic value from shopping via this channel (H3a and H3b), indicating the critical role of this channel for generating core / fundamental values with these consumers. Perceived behavioural control of shopping online via a computer has a positive effect on the perceived utilitarian value, but it has a negative effect on the perceived hedonic value of shopping online using a computer. The perceived utilitarian value also enhances the perceived hedonic value of shopping online using a computer and the latter suggests possible synergies and interrelationships between both sets of values (utilitarian and hedonic). In addition, the more socially excluded an individual feels the higher the perceived contribution of shopping online via a computer on this person‘s wellbeing is. Social norms and hedonic value also have a significant positive effect on the contribution of this shopping channel to an individual‘s wellbeing. These are key findings, illustrating the major role of these issues in individual wellbeing. The perceived behavioural control of shopping online using a computer has a negative effect on the perceived contribution of the channel to wellbeing. Finally, the perceived utilitarian value of shopping online using a computer has a non-significant effect on wellbeing (H4a rejected), whereas the perceived hedonic value of shopping online using a computer has a positive effect on wellbeing (H4b); the latter could be attributed to the possible creation of positive emotions via shopping online, which, in turn, could create a positive influence on wellbeing.

4.2 Shopping online using a mobile phone

Social exclusion also has a positive effect on the importance of social norms when considering shopping online using a mobile phone (H1b rejected). In contrast, the effect of social exclusion on the perceived behavioural control of shopping via this channel was negative (H1c), whereas there was no effect of social exclusion on attitude towards shopping via a mobile phone (H1a rejected). These findings provide an insightful perspective on the role of social exclusion when shopping with a mobile phone. Social norms have a positive effect on the perceived behavioural control of shopping via this channel (H1a rejected). Social norms and perceived behavioural control also have a positive effect on attitude towards shopping online using a mobile phone. Social exclusion, attitude (H2a), social norms (H2b) and perceived behavioural control (H2c) also positively influence the intentions to shop online via a mobile phone. Hence, these findings suggest a clear interrelationship of factors influencing consumers' intention to shop online with a mobile phone. The degree of an individual's social exclusion does not have an effect on the perceived utilitarian value of shopping online via a mobile phone. In contrast, attitude, social norms, perceived behavioural control and intentions (H3a) all have positive effects on the perceived utilitarian value of shopping online via a mobile phone, indicating the contribution of these factors towards the creation of a "utility" when using this channel. Feeling socially excluded does not have an effect on the perceived hedonic value from shopping online using a mobile phone, whereas perceived behavioural control negatively influences the hedonic value. In contrast, social norms, attitude, intentions (H3b) and the perceived utilitarian value positively influence the perceived hedonic value, which highlights the synergies and interrelationships between these issues. Being socially excluded positively influences the perceived contribution of shopping online via a mobile phone on an individual's wellbeing. In contrast, perceived behavioural control does not influence wellbeing, which is a different result compared to what we noted when using a computer. Social norms have a positive effect on the perceived contribution of the channel on an individual's wellbeing. In contrast, the effect of attitude towards shopping online using a mobile has a negative effect on the perceived contribution of the channel on an individual's wellbeing. The effect of intentions to shop online using a mobile phone and of the anticipated hedonic value positively influence the perceived contribution of the channel on an individual's wellbeing. Finally, the

perceived utilitarian value of shopping online using a mobile phone has a negative effect on wellbeing (H4a rejected), whereas the perceived hedonic value of shopping online using a mobile phone has a positive effect on wellbeing (H4b). Overall, the above findings indicate the presence of clear similarities and differences for the role of the computer and the mobile phone when shopping online, as some of these hypotheses had different outcomes for the two channels involved.

4.3. Shopping at the mall

In relation to shopping at the mall, feeling socially excluded has a positive effect on the importance of social norms in relation to the decision to shop via this channel (H1b rejected). This is not a surprising result as socially excluded consumers may feel pressured to socialise and end up going to the mall. Social exclusion has a negative effect on the perceived behavioural control of shopping at the mall (H1c), whereas social norms have a positive effect on perceived behavioural control; the latter indicates the contrasting influence of these issues in connection with perceived behavioural control. Social exclusion does not have an effect on attitude towards shopping at the mall (H1a rejected), whereas social norms and perceived behavioural control positively influence attitude towards shopping at the mall. Social exclusion and social norms do not have an effect on intentions to shop at the mall. In contrast, attitude (H2a) and perceived behavioural control (H2c) positively influence intentions to shop at the mall and similar findings were noted for the other two channels too. Neither do social exclusion and social norms affect intentions to shop at the mall (H2b rejected). The perceived utilitarian value of shopping at the mall is not influenced by social exclusion and attitude, whereas it is positively affected by social norms, perceived behavioural control and intentions (H3a). The perceived hedonic value of shopping at the mall is influenced by social exclusion, social norms, attitude and intentions (H3b), as consumers may perceive the enjoyment being the mall and its social contribution to their lives positively, whereas it is negatively affected by perceived behavioural control as consumers may perceive that they are getting utility / value by other channels too. In addition, feeling socially excluded has a positive effect on the perceived contribution of shopping at the mall to an individual ‘s wellbeing and this is a major finding. In contrast, perceived behavioural control does not affect wellbeing. Social norms and the anticipated hedonic value (H4b) from

shopping at the mall positively influence the perceived contribution of the channel to an individual's wellbeing, and a similar finding was noted for the other two channels. In contrast, attitude, intentions and the perceived utilitarian value do not have such an effect (H4a rejected). The standardised total effects of social exclusion on channel contribution to wellbeing are positive for each channel: mall .258 (H5a), computer .344 (H5b) and the highest is for the mobile phone .461 (H5c).

4.4 Moderating Variables

To evaluate the possible influences of moderating variables such as gender, age, time spent shopping, financial stress, disability/mobility and rural/urban residence, multi-group analyses were performed in SPSS Amos (although details are omitted for brevity). There were few significant differences in path weights between the groups, although, for example, three paths (subjective norm → intention, social exclusion → utilitarian value and social exclusion → channel contribution to wellbeing) were weaker for the mobile phone channel for respondents reporting severe financial stress than for those with low financial stress. Similarly, four paths (social exclusion → perceived behavioural control, social exclusion → attitude, perceived behavioural control → channel contribution to wellbeing (negative path), and attitude → channel contribution to wellbeing (negative path)) were weaker for the mobile phone channel for respondents reporting major disability issues than for those with no disability issues. Six paths (social exclusion → subjective norm, perceived behavioural control → attitude, subjective norm → hedonic value, intention → hedonic value, social exclusion → channel contribution to wellbeing, and hedonic value → channel contribution to wellbeing) were weaker for the mobile phone channel for older compared to younger respondents.

Notwithstanding various small differences such as these, the total effects of social exclusion on channel contribution to wellbeing are positive for each channel and every moderating variable (H5a, b and c confirmed for each moderating variable). In every case, for each channel, there is a higher contribution to wellbeing for that channel for people who are more socially excluded. The only significant differences across the moderating variables are that for the mobile phone: the effects are greater for those with low financial stress than for those suffering severe financial stress; and for the mobile phone and computer, the effects are greater for younger than for older people (Table 5).

Table 5: Standardised total effects of social exclusion on channel contribution to wellbeing for moderators with significant differences for that direct path.

	$\Delta\chi^2$	Sig	**Low financial stress** Standardised Coefficient	**Severe financial stress** Standardised Coefficient
Financial stress				
mobile phone	4.79	*	.555	.358
Computer	.012	ns	.375	.280
Mall	.226	ns	.983	.436
Age			**20-49** Standardised Coefficient	**50 and over** Standardised Coefficient
mobile phone	9.70	**	.506	.312
Computer	4.42	*	.306	.275

Notes:
[1]Partial metric invariance was not established for moderator age for the mall channel. There are no significant differences for the effect of social exclusion on channel contribution to wellbeing for the other moderators studied.
[2]The statistical significance of the differences between the standardised coefficients for each pair of groups (i.e. Low financial stress versus Severe Financial Stress and 20-49 versus 50 and over) was tested by examining the statistical significance of the difference in the value of χ^2 test of the respective structural equation models following the establishment of partial metric invariance between them.

5. Discussion

The findings suggest that social exclusion has a positive effect on subjective norms via all channels. In contrast, social exclusion has a negative effect on perceived behavioural control via all channels. Hence, the more socially excluded an individual feels, the more confident they feel in shopping via each channel. Subjective norms also have a positive effect on perceived behavioural control. Hence, perceived behavioural control can be enhanced by peers' influences. These findings shed light on the use of TPB in relation to social exclusion and highlight the central role of TPB's elements (Ajzen, 1991; Baker, 2006; Goffman, 1971; Sandikci and Holt, 1998) (e.g. subjective norms, perceived behavioural control etc.) in connection with channel use; they also confirm the direct applicability of TPB to the examined theoretical issues and pave the way for its future use. More importantly, we have a similar set of findings for all channels involved in relation to social exclusion. A major finding is that increased levels of social exclusion could result in generating increased confidence when shopping; this presents an invaluable finding for policy makers, who could capitalise on this by developing subsequent policy measures.

Social exclusion has a negative effect on attitudes towards shopping online by using a computer. The relationship is not statistically significant for shopping at the mall or for shopping online via a

mobile phone. This presents another unique finding, showing clear differences for the role of social exclusion in relation to attitudes for the three channels under analysis.

In contrast, perceived behavioural control and subjective norms have a positive effect on attitudes towards shopping via all channels. Therefore, these findings denote the positive contribution of two TPB dimensions towards attitude formation and they extend relevant work which examined human behaviour issues in the context of similar online and offline channels (Carrington et al., 2014; Hsu et al., 2006; Pookulangara et al., 2011). Social exclusion has a positive effect on intentions to shop online using a mobile phone. The relationship was not significant for shopping online using a computer and shopping at the mall. This is an original finding, showing the distinctive role of the mobile channel towards intentions to shop online. Perceived behavioural control and attitude towards shopping via a channel have a positive effect on intentions to shop via the respective channel. Subjective norms also have a positive effect on intentions to shop via a mobile phone. However, this relationship was negative for shopping online via a computer and not statistically significant for shopping at the mall. These findings provide novel insights for the link between social exclusion and shopping via mobile phones and, therefore, they provide a contribution to the relevant, contemporary literature (see for example Basel and Gips, 2014). Hence, our work stresses the distinctive role of a specific channel (mobile phones) when examining the social exclusion and wellbeing phenomena and, surprisingly, contrasting findings were generated for the other two channels. More importantly, this finding can support future policy making, especially when mobile phones present an ideal channel to target socially excluded consumers. Overall, we argue that the mobile channel can be an important channel for boosting consumer access to products and, in turn, it can increase product consumption too, especially for socially excluded consumers.

Social exclusion has a positive effect on the perceived utilitarian value of shopping online via a computer. However, the relationship is not statistically significant for the mobile phone and the traditional shopping channel. This is an important finding, as we will normally expect utilitarian value to be associated with most online shopping channels; however, in the case of socially excluded consumers, the optimum online shopping channel is the computer. Attitude towards shopping via a

specific channel has a positive effect on the perceived utilitarian value of online shopping via a computer or a mobile phone. The relationship was not statistically significant for shopping at the mall. In addition, perceived behavioural control, subjective norms, and intentions also have a positive effect on the perceived utilitarian value that the respective channel offers to the respondents. These findings provide an insightful comparison for the role of various channels and social exclusion in relation to perceived utilitarian value when shopping via these channels. They also illustrate the synergistic and interrelated role of various behavioural elements (perceived behavioural control, subjective norms, intentions) in the creation of utilitarian value. More importantly, a specific channel seems to enjoy an increasing role (e.g. computer) for the examined issues, which, as far as we know, represents an original finding and makes a large contribution to relevant academic work (Babin et al., 1994; Bellenger et al., 1977; Chitturi et al., 2008; Oppewal et al., 2013; Reynolds et al., 2012). This finding also indicates that computers represent the most "consumer-friendly" channel to compare, contrast and evaluate product offerings and, hence, it supports the maximisation of utilitarian value of socially excluded consumers. This could be related to the fact that computers provide an easy and relaxed platform for shopping for these consumers, whilst shopping in the mall can be stressful and time consuming and mobile shopping cannot be ideal for prolonged, numerous comparisons, evaluations of prices and product ordering; this will be extremely useful for future policy making too, considering the heightened role of computers for socially excluded consumers.

The degree to which respondents consider themselves as socially excluded has a positive effect on the perceived hedonic value experienced via shopping online via a computer and via shopping at the mall. In contrast, this relationship is not statistically significant when shopping online via a mobile phone. Subjective norms, attitude and intentions to shop via a specific channel also have a positive effect on the perceived hedonic value experienced when shopping via the respective channel. However, the effect of the perceived behavioural control on the hedonic value is negative for all channels. These findings illustrate a plethora of similarities and differences between channels and they stress the role of each channel in relation to specific behavioural elements. The perceived utilitarian value experienced when shopping via a specific channel has a positive effect on the hedonic

value experienced when shopping via the respective channel. These findings generate interesting insights into the role of various channels and social exclusion in relation to perceived hedonic value when shopping via these channels (especially via the computer and the mall). A major association is also established for the positive role of perceived utilitarian value in the hedonic value experienced when shopping via the same channel. This presents an outstanding theoretical contribution to the current literature (see for example Babin et al., 1994; Bellenger et al., 1977; Chitturi et al., 2008; Oppewal et al., 2013; Reynolds et al., 2012) and merits further research.

Social exclusion also has a positive effect on the perceived contribution of all channels to respondents' wellbeing. In contrast, perceived behavioural control has a negative effect on the perceived contribution of online shopping using a computer to respondents' wellbeing. The relationship is not statistically significant for the other two channels. Subjective norms have a positive effect on the perceived contribution of all channels to wellbeing. Attitude towards shopping online using a mobile phone has a negative effect on the perceived contribution of this channel to wellbeing. The relationship between attitude towards the remaining two channels and the contribution of the respective channel to respondents' wellbeing is not statistically significant; these findings highlight the different types of effect in connection with wellbeing.

Intentions towards shopping online using a mobile phone also have a positive effect. The perceived utilitarian value that this channel offers positively influences the contribution of the channel to wellbeing. Finally, the hedonic value that all channels offer has a positive influence on respondents' wellbeing. The above findings offer a plethora of novel insights into the role of channels towards wellbeing and extend past research into the role of traditional channels (Dennis et al., 2007; Hedhli et al., 2013) and the smart online ones (Fiore et al., 2005; Konus et al., 2008).

6. Conclusion and future research

"Shopping is an activity through which the self finds expression in, and becomes subjected to, the situations at hand." (Prus and Dawson, 1991) In this paper we have examined the effect of social exclusion on the retail channel preferences as manifested through the psychological process leading to

intention of use, and by examining the perceived value gain we studied the impact on the consumer‘s well-being. A key contribution emanating from this work is that people who consider themselves to be socially excluded have greater intentions to shop via a mobile phone and those intentions lead to greater channel contribution to wellbeing, relationships that are not apparent for the other two channels. People who are socially excluded consider that accessing products and services by mobile phone plays an important role in their quality of life in the community, and their social and leisure wellbeing. These important benefits of shopping via a mobile phone for people who are socially excluded hold for disabled as well as able and rural as well as urban residents. The benefits even hold for the financially-distressed as well as those who are not financially distressed, although financial distress is associated with lower wellbeing. The benefits also hold for older people as well as younger ones, although older age is associated with lower wellbeing. Shopping via mobile phone therefore has an important part to play in improving the wellbeing of socially-excluded people, such as the old, disabled and even those with financial troubles. This is a distinctive contribution to the computers in human behaviour literature as it highlights the wider, far-reaching application of our work, which draws attention to benefits in accessing products and services via mobile phones for a range of categories of socially excluded people. This addresses the need for further contribution to the theoretical underpinning (Burton, 2005; Wensley, 1995); the previous work which has examined the relationship between retailers and their customers (Walsh et al., 2016) as well as the factors which influence adoption of innovation by individuals (Foxall, 1994). Despite the above, we need to stress that computers may still be the preferred platform for socially excluded consumers, who seek to maximise utilitarian value via shopping as it offers relevant benefits to these consumers.

Our work has generated numerous findings that will be beneficial to managers and practitioners. For example, the contrasting role of three channels and their resultant contribution towards wellbeing were noted and, therefore, managers and practitioners are advised to consider these issues when devising strategies targeting socially excluded people. The increasing role of mobile phones was also stressed in this work, and this has become a major shopping channel in its own right. Therefore, mobile phones could be ideal devices to approach socially excluded people, especially as our work

has shown the resultant wellbeing benefits associated with their use. More importantly, this work has indicated the "universal" influence of shopping via a mobile phone for all categories of socially excluded consumers (e.g. disabled, financially distressed, older people etc.). Managers need to factor this in when devising appropriate strategies and campaigns aiming to maximise accessibility to products and services.

Finally, this work has shown that consumers can perceive utilitarian value when shopping and that this utilitarian value can positively affect their perceptions of hedonic value. This positive influence of utilitarian value on hedonic value holds for each of three channels, computer, mobile and mall shopping. The results indicate that affective marketing communications (which build hedonic value) should be more effective than cognitive marketing communications (which build utilitarian value) in boosting shoppers' wellbeing. Nevertheless, cognitive marketing communications should have an important part to play not only in building utilitarian value but also hedonic value. Managers and practitioners should therefore aim to design communications at the point-of-sale that not only build hedonic value, but also utilitarian value. Hedonic value can be built by applying, for example, attractive or entertaining video (via digital signage in the case of the mall channel (Dennis et al., 2014)) or 3D (Alharabat and Dennis, 2010) or virtual reality (VR) (Papagiannidis et al., 2013; Papagiannidis et al. 2017) presentation (online). The effectiveness can be boosted by integrating cognitive textual information such as product/service and performance details into the video, 3D or VR point-of-sale presentation (Algharabat and Dennis, 2010; Dennis et al., 2014). Managers could also consider how media multitasking affects users as this has been show to encourage impulse buying (Chang 2017).

This work can be extended in a number of ways in the future. Firstly a longitudinal study could shed light on how social exclusion manifests itself over time and at different times of the year (e.g. during holiday and festival seasons). Similarly, the dimensions of social exclusion can be decomposed and measured in more detail. These two changes in the research design could help overcome the limitation of treating social exclusion as a homogenous time invariant construct and potentially offer useful practical insights for different types of retailers. Future research could also examine how

marketers can play a wider role in their customers' wellbeing by interacting with them in more appropriate ways, perhaps giving a very different meaning to the term "retail therapy". For instance, shopping assistants' training could go beyond training the assistants on the products and services on offer and include consumer psychology sessions. Online, data analytics and personal information collected could help identify patterns that could be used to personalise the design of online stores and mobile apps. Such innovations could help not only deliver a better customer experience, but lead to closer relationship and, in turn, loyalty. Finally, it would be of interest to have a more culturally and contextually varied sample in order to examine how different cultures (either measured on a personal or national level) influence retail channel preferences and perceived value gain. For instance it may be of interest to explore how culture dimensions (Hofstede and Bond, 1984) such as individualism vs collectivism might moderate the relationships in our model.

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